Case 16-09303 Doc 1 Filed 03/17/16 Entered 03/17/16 17:07:43 Desc Main Document Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	About Debtor 2 (Spouse	ase):
1.	Your full name				
	Write the name that is on	Jacquelin			
	your government-issued	First name	First name	First name	
	picture identification (for example, your driver's	A.			
	license or passport).	Middle name	Middle name	Middle name	
	Bring your picture	5			
	identification to your	Badillo Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr.	
	meeting with the trustee.	Last Hame and Gamx (Gr., Gr., II, III)	East Hallo and John (O., O., II, III)	East Hame and Camx (Sr.	
2.	All other names you have used in the last 8 years	/e			
	Include your married or				
	maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2804			

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Case number (if known)

Debtor 1 Jacquelin A. Badillo

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		3570 W. Medill, Apt#2 Chicago, IL 60647				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Jacquelin A. Badillo

7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.		
	choosing to file under	■ Chapter 7 □ Chapter 11						
		☐ Chapter 12						
			Chapter 13					
8. How you will pay the fee		•	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
					on, sign and attach the Application for Individuals to Pay			
			J	e in Installment It my fee be wa	n only if you are filing for Chapter 7. By law, a judge may,			
		_	but is not req that applies t	uired to, waive you	your fee, and may do so only if yo ze and you are unable to pay the f	ee in installments). If you choose this option, you must fil Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No						
	unnate:		Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	■ No	Go to I	ine 12.				
	residence?	Y€		our landlord obta	ained an eviction judgment agains	t you and do you want to stay in your residence?		
			J	No. Go to line	, 0	. , ,		
				Yes. Fill out In bankruptcy pet		Judgment Against You (Form 101A) and file it with this		

Document Page 4 of 59 Case number (if known) Debtor 1 Jacquelin A. Badillo Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure

you a small business debtor?

U.S.C. § 101(51D).

For a definition of small business debtor, see 11 in 11 U.S.C. 1116(1)(B).

I am not filing under Chapter 11. No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Jacquelin A. Badillo

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	a briefing about credit
counseling because of:	-

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 59 Document Case number (if known) Debtor 1 Jacquelin A. Badillo Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jacquelin A. Badillo Signature of Debtor 2 Jacquelin A. Badillo Signature of Debtor 1 Executed on March 17, 2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Jacquelin A. Badillo Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ S. M. de Rath, Esq.	Date	March 17, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
S. M. de Rath, Esq.		
Printed name		
Attorney S.M.de Rath, Esq.		
233 S. Wacker Dr, 84th FL Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone 312-283-8606	Email address	
6206809		
Bar number & State		

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Debtor 1 Jacquelin A. Badillo

Case number (if known)

Fill in this infor	rmation to identify your	case:		
Debtor 1	Jacquelin A. Bad	lillo		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is ar amended filing

FORM 101. VOLUNTARY PETITION ATTACHMENT

Request for a 30-day temporary waiver of the requirement to file a certificate of completion of credit counseling.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

Explanation of efforts Debtor 1 made to obtain the briefing, why Debtor 1 was unable to obtain it before Debtor 1 filed for bankruptcy, and what exigent circumstances required Debtor 1 to file this case:

Debtor completed the course today, and was unable to complete it yesterday due to her child being very ill at home.

		Docum	THE TAUC J OI JJ		
Fill in this infor	mation to identify your	case:			
Debtor 1	Jacquelin A. Bad	illo			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				[Check if this is an
					amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,350.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	18,350.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,906.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	10,245.00
	Your total liabilities	\$	21,151.00
Par	Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,726.62
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,364.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Debtor 1 Jacquelin A. Badillo

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 2,669.23 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	6,554.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	s <u> </u>	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	6,554.00

Document Page 11 of 59	TO Describant
Fill in this information to identify your case and this filing:	
Debtor 1 Jacquelin A. Badillo	
First Name Middle Name Last Name Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number	☐ Check if this is an amended filing
Official Form 106A/B	
Schedule A/B: Property	12/15
	ne asset in the category where you thin or supplying correct information. If
Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for	ne asset in the category where you thin or supplying correct information. If
Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the fit fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible formore space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case nur	ne asset in the category where you thin or supplying correct information. If
Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the tifts best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible formore space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In	ne asset in the category where you thin or supplying correct information. If
Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible formore space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case numbers. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?	ne asset in the category where you thin or supplying correct information. If
Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the fit fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case nur Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2.	ne asset in the category where you thin or supplying correct information. If

			wnat	Is the property? Check all that apply			
Street address, if available, or other description			- 0 0	Single-family home Duplex or multi-unit building Condominium or cooperative	amount of any secured	claims or exemptions. Put the claims on Schedule D: nims Secured by Property.	
City	State	ZIP Code		Manufactured or mobile home Land	Current value of the entire property?	Current value of the portion you own?	
City State ZIP Code		2.11 0000	☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
County			prope	erty identification number:	(see instructions)	mmunity property	
	City	City State	City State ZIP Code	Street address, if available, or other description	Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one Debtor 1 only Debtor 2 only County At least one of the debtors and another	Street address, if available, or other description Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land City State ZIP Code Investment property Inmeshare Other Who has an interest in the property? Check one Describe the nature of (such as fee simple, te a life estate), if known. County County County County Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Duplex or multi-unit building Courrent value of the entire property? Summary Courrent value of the entire property? \$0.00 Describe the nature of (such as fee simple, te a life estate), if known. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number:	

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for

someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

pages you have attached for Part 1. Write that number here.......

Official Form 106A/B Schedule A/B: Property page 1

\$0.00

Debt	or 1 J	acquelin A. Badillo	Document Page 12 of 59	se number (if known)	
3. C a	ars, vans	, trucks, tractors, sport utility ve	hicles, motorcycles		
	No				
	Yes				
3.1	Make:	Chevy	Who has an interest in the property? Check one		claims or exemptions. Put ired claims on Schedule D:
	Model:	Malibu	Debtor 1 only		laims Secured by Property.
	Year:	2010	☐ Debtor 2 only	Current value of the	Current value of the
		mate mileage: 100,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		formation:	At least one of the debtors and another		
		e: 2010 Chevy Malibu ge over 100,000	☐ Check if this is community property (see instructions)	\$13,000.00	\$13,000.00
.pa	ages you 3: Descri	have attached for Part 2. Write	rn for all of your entries from Part 2, including an that number herems ms terest in any of the following items?		\$13,000.00 Current value of the portion you own?
		goods and furnishings			Do not deduct secured claims or exemptions.
	l No	Major appliances, furniture, linens escribe	, china, kitchenware		
		limited to, refrig pans, silverwea	ousehold kitchen appliances, including bu gerator, stove, microwave, blender, toaster, r, cooking utencils, etc., located at debtor's nated approximate average FMV not over \$	pots,	\$500.00
		Household: Cou	uches dining room		\$500.00
E	I No	•	eo, stereo, and digital equipment; computers, printenedia players, games	rs, scanners; music colle	ections; electronic devices
		Electronics: TV	dv player		\$400.00
E	xamples:	s of value Antiques and figurines; paintings, other collections, memorabilia, co	prints, or other artwork; books, pictures, or other art llectibles	objects; stamp, coin, or	baseball card collections;

Official Form 106A/B Schedule A/B: Property page 2

Debtor 1	Jacquelin A. Badillo Document Page 13 of 59 Case number (if known)	1
Debior 1	Jacqueiii A. Dauiiio	
	Debtor's knicknacks, odds and ends, including but not limited to: picture, decor, books, collectables, etc. located at debtor's residence, total estimated FMV approximately under \$500,	\$500.00
Examp □ No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoe musical instruments Describe	s and kayaks; carpentry tools;
	Debtor misc hobby & sports equipment, including but not limited to bike, sports equipment, balls, camera, located at debtor's residence, total estimated FMV approximately under \$250.	\$250.00
■ No	ms ples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Debtor's used clothing, including but not limited to shirts, pants, coats, jackets, jeans, underclothing, socks, shoes, shorts, t-shirts, swimsuits, boots, sandels, purses, belts, hats, gloves, dresses, childrens clothing, etc located at debtor's residence, total estimated FMVe approximately under \$2000	\$2,000.00
□ No	by ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems Describe	, gold, silver
	Debtor's costume jewery, including but not limited to watch, rings, earrings, bracelets, necklaces, etc. located at debtor's residence, total estimated FMV approximately under \$500	\$500.00
<i>Exam</i> ■ No	pres: Dogs, cats, birds, horses Describe	
■ No	her personal and household items you did not already list, including any health aids you did not list Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$4,650.00
	scribe Your Financial Assets	
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Debtor 1	Case 16-09303	Doc 1	Filed 03/17/16 Document	Page 14 of 59	Desc Main
	Jacquelin A. Badillo			Case number (if known)	
□ No	oles: Money you have in you			osit box, and on hand when you file your petit	ion
				Debtor's cash & coins on hand in cookie jar/under mattress, etc. for emergencies, snow days, etc, located at debtor's residence, current estimated FMV not over \$100 at a	\$100.00
				time.	Ψ100.00
Examp			counts with the same in Institution Debtor's		houses, and other similar
	17.1.		paid, not	over \$500 end of month statement stimated average balance:	\$500.00
	17.2.		Savings	Account	\$100.00
Examp ■ No —	, mutual funds, or publicly ples: Bond funds, investmer	nt accounts v		oney market accounts	
	ublicly traded stock and in int venture	nterests in i	ncorporated and uninc	corporated businesses, including an intere	st in an LLC, partnership,
	Give specific information a	bout them e of entity:		% of ownership:	
Negoti Non-ne ■ No		ersonal check lose you can	ks, cashiers' checks, pro	negotiable instruments omissory notes, and money orders. by signing or delivering them.	
	Issue	er name:			
	ment or pension accounts		01(k) 403(b) thrift savin	gs accounts, or other pension or profit-sharing	ı plans
☐ No	oles. Interests in IRA, ERIS/	rt, rtoogn, 40	7 (10), 100(2), 411111 041111		, , , , , , , , , , , , , , , , , , , ,
	List each account separate		Institution		, ,

Official Form 106A/B Schedule A/B: Property page 4

Document Page 15 of 59 Case number (if known) Debtor 1 Jacquelin A. Badillo 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: Yes. security deposit with landlord: Unknown 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No

Case 16-09303

Doc 1

Filed 03/17/16

Entered 03/17/16 17:07:43

Desc Main

		Case 16-09303	Doc 1	Filed 03/17/16		3/17/16 17:07:43	Desc Main
Debto	or 1	Jacquelin A. Badillo		Document	Page 16 of	Case number (if known)	
	V					,	
	res.	Give specific information					
33. C l	laims	against third parties, wh	ether or not	you have filed a lawsu	uit or made a dem	and for payment	
_E	xamp	oles: Accidents, employmen					
	No						
Ц	Yes.	Describe each claim					
		contingent and unliquidat	ed claims of	f every nature, includii	ng counterclaims	of the debtor and rights t	o set off claims
	No						
Ц	Yes.	Describe each claim					
35. A ı	ny fin	ancial assets you did not	already list				
	No						
Ц	Yes.	Give specific information					
36	Add t	he dollar value of all of yo	nur antrias fi	rom Part 4 including a	any entries for nad	res vou have attached	
		art 4. Write that number h					\$700.00
	_						
Part 5	Des	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate	e in Part 1.	
37. Do	you o	own or have any legal or equit	able interest in	n any business-related pro	operty?		
	No. Go	to Part 6.					
	res. G	So to line 38.					
Part 6	Des	scribe Any Farm- and Comme	ercial Fishing-F	Related Property You Owr	or Have an Interest	In.	
		ou own or have an interest in fa					
46. D	o vou	own or have any legal or	r equitable ir	nterest in any farm- or	commercial fishii	ng-related property?	
_		Go to Part 7.		,			
	ן Yes.	. Go to line 47.					
Part 7	:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above		
52 D	0 1/011	- ı have other property of a	ny kind you	did not alroady list?			
		ples: Season tickets, countr					
	No						
	Yes.	Give specific information					
E1	۸ ما ما 4 ا	he deller value of all of ve	our ontrine fu	rom Part 7 Write that	number bere		¢0.00
54. /	Add t	he dollar value of all of yo	our entries ir	om Part 7. Write that	number nere		\$0.00
Part 8		List the Totals of Each Part of	of this Form				
rairo	•	List the Totale of East Tart	<u> </u>				
		: Total real estate, line 2					\$0.00
		2: Total vehicles, line 5			\$13,000.00		
		3: Total personal and hou		s, line 15	\$4,650.00		
		l: Total financial assets, li			\$700.00		
		5: Total business-related 5: Total farm- and fishing-			\$0.00 \$0.00		
		7: Total other property no			\$0.00		
62. -	Total	personal property. Add lir	nes 56 throug	ıh 61	\$18,350.00	Copy personal property t	otal \$18,350.00
63. -	Total	of all property on Schedu	u le A/B . Add '	line 55 + line 62			\$18.350.00

Official Form 106A/B Schedule A/B: Property page 6

Debtor 1	Jacquelin A. Bad	illo		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _ if known)				☐ Check if this is an amended filing
Official Fo	orm 106C			
Jiliciai Fc				
			Claim as Exempt	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 to	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Debtor's misc household kitchen appliances, including but not limited to, refrigerator, stove, microwave, blender, toaster, pots, pans, silverwear, cooking utencils, etc., located at debtor's residence, estimated approximate average FMV not over \$500.00 Line from Schedule A/B: 6.1	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Household: Couches dining room	\$500.00			735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 6.2		•	100% of fair market value, up to any applicable statutory limit	
	Electronics: TV dv player Line from Schedule A/B: 7.1	\$400.00			735 ILCS 5/12-1001(b)
	Line Irom Schedule AVB. 7.1			100% of fair market value, up to any applicable statutory limit	
	Debtor's knicknacks, odds and ends, including but not limited to: picture,	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	decor, books, collectables, etc. located at debtor's residence, total estimated FMV approximately under \$500, Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	

Part 1: Identify the Property You Claim as Exempt

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Jacquelin A. Badillo Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Debtor misc hobby & sports 735 ILCS 5/12-1001(b) \$250.00 \$250.00 equipment, including but not limited to bike, sports equipment, balls, 100% of fair market value, up to camera, located at debtor's any applicable statutory limit residence, total estimated FMV approximately under \$250. Line from Schedule A/B: 9.1 Debtor's used clothing, including but 735 ILCS 5/12-1001(a) \$2,000.00 \$2,000.00 not limited to shirts, pants, coats, jackets, jeans, underclothing, socks, 100% of fair market value, up to shoes, shorts, t-shirts, swimsuits, any applicable statutory limit boots, sandels, purses, belts, hats, gloves, dresses, childrens clothing, etc located at debtor's residence Line from Schedule A/B: 11.1 Debtor's costume jewery, including 735 ILCS 5/12-1001(b) \$500.00 \$500.00 but not limited to watch, rings, П earrings, bracelets, necklaces, etc. 100% of fair market value, up to located at debtor's residence, total any applicable statutory limit estimated FMV approximately under \$500 Line from Schedule A/B: 12.1 Debtor's cash & coins on hand in 735 ILCS 5/12-1001(b) \$100.00 \$100.00 cookie jar/under mattress, etc. for emergencies, snow days, etc, 100% of fair market value, up to located at debtor's residence, any applicable statutory limit current estimated FMV not over \$100 at a time. Line from Schedule A/B: 16.1 **Debtor's checking account: Direct** 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Deposit of pay from work, after rent, utilities, expenses paid, not over 100% of fair market value, up to \$500 end of month statement current any applicable statutory limit estimated average balance: Line from Schedule A/B: 17.1 Savings Account 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-704 IRA from work \$0.00 Unknown Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

П

Yes

Case	16-09303	Doc 1 Filed 03/1 Docume		l 03/17/16 17:0 of 59	07:43 Desc N	<i>l</i> lain
Fill in this informat	ion to identify yo					
	Jacquelin A. Ba	Adillo Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankro	uptcy Court for the	: NORTHERN DISTRICT	OF ILLINOIS			
Case number (if known)					_	if this is an ded filing
Official Form 1	06D					
Schedule D	Creditors	Who Have Clai	ms Secured	by Property	у	12/15
eeded, copy the Addit nown).	ional Page, fill it ou	If two married people are filing to the thing to the entries, and attack				
. Do any creditors have		, your property? this form to the court with you	ır othar schadulas Va	ou baya nathing also	to roport on this form	
	of the information	•	il otilei schedules. To	du flave flotfillig else	to report on this form.	
		below.				
<u> </u>	ecured Claims			Column A	Column B	Column C
each claim. If more than	n one creditor has a p	nore than one secured claim, list particular claim, list the other cred der according to the creditor's nam	tors in Part 2. As much	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Honor Finan	ce	Describe the property that se	cures the claim:	\$10,906.00	\$13,000.00	\$0.00
Creditor's Name		2010 Chevy Malibu 100 Vehicle:	0,00 miles			
1731 Central Evanston, IL		As of the date you file, the claapply. Contingent	aim is: Check all that			
Number, Street, City	, State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that	apply.			
■ Debtor 1 only ■ Debtor 2 only		An agreement you made (so car loan)	uch as mortgage or secui	red		
Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax li	en, mechanic's lien)			
At least one of the de	ebtors and another	☐ Judgment lien from a lawsu	it			
Check if this claim community debt	relates to a	☐ Other (including a right to of	ffset)			
Date debt was incurre	Opened 1/01/15 Last Active 1/31/16	Last 4 digits of accour	nt number 0401			
	- 1/01/10					

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$10,906.00 \$10,906.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Document	Page 2	0 of 59		
Fill in 1	this informati	on to identify your c	ase:				
Debtor	1 ,	Jacquelin A. Badil	lo				
		irst Name	Middle Name	Last Name			
Debtor (Spouse i		irst Name	Middle Name	Last Name			
United	States Bankru	ptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case n	umher						
(if known)						_	Check if this is an amended filing
Offici	al Form 1	06E/F					
			ho Have Unsecured	Claims			12/15
ny exec schedule c Credit he Cont umber	cutory contracts e G: Executory tors Who Have inuation Page to (if known).	or unexpired leases the Contracts and Unexpire Claims Secured by Projo this page. If you have	Part 1 for creditors with PRIORIT' at could result in a claim. Also lised Leases (Official Form 106G). Deperty. If more space is needed, cono information to report in a Part	st executory co o not include a opy the Part you	ontracts on Schedule A/B: Prop ny creditors with partially secu u need, fill it out, number the e	perty (Officia ured claims t ntries in the	I Form 106A/B) and on that are listed in Schedule boxes on the left. Attach
Part 1:		Your PRIORITY Uns					
_	-	ave priority unsecured	claims against you?				
	No. Go to Part 2.						
	Yes.						
Part 2:	List All of	Your NONPRIORITY	Unsecured Claims				
	-		red claims against you? t. Submit this form to the court with	your other sche	dules.		
clair	m, list the credito	or separately for each clai	ms in the alphabetical order of the im. For each claim listed, identify who creditors in Part 3.If you have more	nat type of claim	it is. Do not list claims already in	ncluded in Pa	rt 1. If more than one
4.1	Capital One	9	Last 4 digits of acc	ount number	8016		\$0.00
	Nonpriority Cree Attn: Banki Po Box 302	ditor's Name ruptcy 285	When was the debi	t incurred?	Opened 3/05/08 Last 3/29/11	Active	
		City, UT 84130 City State Zlp Code	As of the date you	file, the claim i	s: Check all that apply		
	Who incurred	the debt? Check one.	☐ Contingent				
	Debtor 1 on	ly	☐ Unliquidated				
	Debtor 2 on	ly	☐ Disputed				
	Debtor 1 an	d Debtor 2 only	Type of NONPRIOR	RITY unsecured	I claim:		
	☐ At least one	of the debtors and anoth	••				
		is claim is for a commu	unity debt		ration agreement or divorce that	you did not	
	■ No		☐ Debts to pension	n or profit-sharin	g plans, and other similar debts		
	Yes		Other. Specify	Credit Card	i		_

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Debtor 1 Jacquelin A. Badillo Case number (if know) 4.2 Last 4 digits of account number 6409 \$52.00 Cci Nonpriority Creditor's Name Contract Callers I When was the debt incurred? Augusta, GA 30901 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 10 Comed ☐ Yes 4.3 **Chase Card Services** 1874 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/07 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 3/29/11 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ■ Other. Specify Credit Card 4.4 **Chase Card Services** Last 4 digits of account number 5099 \$0.00 Nonpriority Creditor's Name Opened 9/05/08 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 6/22/10 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Document Page 22 of 59 Case number (if know) Debtor 1 Jacquelin A. Badillo 4.5 City of Chicago Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Department of Revenue, Parking When was the debt incurred? Tick 333 S. State Street Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for information Purposes ☐ Yes 4.6 Commonwealth Edison Last 4 digits of account number \$200.00 Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Attn Bank Dept Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utilities ☐ Yes 4.7 Department of the Treasury Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Internal Revenue Service When was the debt incurred? P.O.Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed

Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes

Document Page 23 of 59 Debtor 1 Jacquelin A. Badillo Case number (if know) 4.8 Dept Of Ed/NeInet Last 4 digits of account number 0624 Unknown Nonpriority Creditor's Name Attn: Claims Opened 11/01/09 Last Active Po Box 82505 When was the debt incurred? 7/16/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.9 Dept Of Ed/NeInet Last 4 digits of account number 0724 Unknown Nonpriority Creditor's Name Attn: Claims Opened 11/01/09 Last Active Po Box 82505 When was the debt incurred? 7/16/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.10 Dept Of Ed/NeInet Last 4 digits of account number 0824 Unknown Nonpriority Creditor's Name Opened 11/01/09 Last Active Attn: Claims Po Box 82505 When was the debt incurred? 7/16/15 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

☐ Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

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Case number (if know)

Debioi	Jacqueiiii A. Bauiiio	Case Hulliber (II kilow)	
4.11	Divison of Traffic Safety	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Accident Records Division 1340 N 9th St	When was the debt incurred?	
	Springfield, IL 62766-0001		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.12	Equifax Credit Information Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name Bankruptcy Department	When was the debt incurred?	
	P.O Box 740241	When was the dept incurred:	
	Atlanta, GA 30374-0241		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify for notice information purposes only	
4.13	ERC/Enhanced Recovery Corp	Last 4 digits of account number 1102	\$139.00
	Nonpriority Creditor's Name 8014 Bayberry Rd	When was the debt incurred? Opened 4/01/13	
	Jacksonville, FL 32256 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Attorney People Gas Light And Other. Specify Coke Comp	

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Debtor 1 Jacquelin A. Badillo Case number (if know) 4.14 **ERC/Enhanced Recovery Corp** Last 4 digits of account number 4081 \$98.00 Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 7/01/13 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Uscellular ☐ Yes 4.15 **Experian** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Dept** P.O.Box 2002 Allen, TX 75013 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.16 **II Dept of Human Services** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 100 South Grand Ave East When was the debt incurred? (800) 843-6154 Springfield, IL 62762 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor	1 Jacquelin A. Badillo	Boodinent	. age 2	Case number (if know)	
4.17	Il Dept of Transportation Nonpriority Creditor's Name	Last 4 digits of accou	ınt number		\$0.00
	Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020	When was the debt in	curred?		
-	Number Street City State Zlp Code	As of the date you file	e, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	П о			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORIT	V unsecured	claim.	
	☐ At least one of the debtors and another	☐ Student loans	i unsecured	i ciaiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?			ration agreement or divorce that you did not	
	■ No	Debts to pension o	r profit-sharin	g plans, and other similar debts	
	Yes	Other. Specifyn	otice purp	ooses	
4.18	Linebarger Goggan Blair & Sampson	Last 4 digits of accou	ınt number		\$300.00
	Nonpriority Creditor's Name Attorneys at Law P O Box 06152	When was the debt in	curred?		
-	Chicago, IL 60606-0152 Number Street City State Zlp Code	As of the date you file	e, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	<u> </u>			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORIT	Y unsecured	claim:	
	☐ At least one of the debtors and another	☐ Student loans		· Gami.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_		ration agreement or divorce that you did not	
	■ No	Debts to pension o	r profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify	ollection i	for City of Chicago for parking	
4.19	Midland Funding	Last 4 digits of accou	ınt number	0048	\$1,768.00
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the debt in	curred?	Opened 6/01/12 Last Active 3/03/16	
-	San Diego, CA 92108 Number Street City State Zlp Code	As of the date you file	e, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORIT	Y unsecured	claim:	
	lacksquare At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising report as priority claims		ration agreement or divorce that you did not	
	No	Debts to pension o	r profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify U	actoring (sa N.A.	Company Account Chase Bank	

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Debtor 1 Jacquelin A. Badillo Case number (if know) 4.20 Midland Funding Last 4 digits of account number 0633 \$634.00 Nonpriority Creditor's Name 2365 Northside Dr When was the debt incurred? Opened 4/01/11 Suite 300 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company Account Citibank ☐ Yes 4.21 Last 4 digits of account number \$0.00 Nelnet 3124 Nonpriority Creditor's Name **Nelnet Claims** Opened 11/19/09 Last Active Po Box 82505 When was the debt incurred? 10/13/10 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.22 **Nelnet** Last 4 digits of account number 3224 \$0.00 Nonpriority Creditor's Name Opened 11/19/09 Last Active **Nelnet Claims** Po Box 82505 When was the debt incurred? 10/13/10 Lincoln. NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Educational

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Debtor 1 Jacquelin A. Badillo Case number (if know) 4.23 **Nelnet** Last 4 digits of account number 3324 \$0.00 Nonpriority Creditor's Name **Nelnet Claims** Opened 11/19/09 Last Active Po Box 82505 When was the debt incurred? 10/13/10 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.24 Last 4 digits of account number \$200.00 **Nicor Gas** Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? **POB 2020** Aurora, IL 60507-0310 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Utilities 4.25 **Peoples Gas** Last 4 digits of account number \$300.00 Nonpriority Creditor's Name When was the debt incurred? Chicago, IL 60687-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify utilities ☐ Yes

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Debtor 1 Jacquelin A. Badillo Case number (if know) 4.26 **Peoples Gas** Last 4 digits of account number 0773 \$0.00 Nonpriority Creditor's Name 200 E Randolph St Opened 7/30/09 Last Active When was the debt incurred? 20th Floor 6/02/10 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Agriculture ☐ Yes 4.27 **Peoples Gas** Last 4 digits of account number \$0.00 3640 Nonpriority Creditor's Name 200 E Randolph St Opened 7/02/08 Last Active 20th Floor When was the debt incurred? 6/25/09 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Agriculture 4.28 Secretary of State Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Drivers Services Depart, Traffic V** When was the debt incurred? 2701 S. Dirksen Pwy Springfield, IL 62723-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes

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Case number (if know) Debtor 1 Jacquelin A. Badillo 4.29 State of Illinois Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Dept. Employment Security** When was the debt incurred? POBox 4385 Benefit repayments Chicago, IL 60680-4385 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify uemployment benefits ☐ Yes 4.30 Last 4 digits of account number \$0.00 **TransUnion** Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? P.O.Box 1000 Chester, PA 19022 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.31 Us Dept Ed Last 4 digits of account number 3601 \$2,917.00 Nonpriority Creditor's Name Po Box 1030 When was the debt incurred? Opened 10/01/09 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify

Educational

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Case number (if know)

Debtor	1 Jacquelin A. Badillo		Case number (if know)	
4.32	Us Dept Ed Nonpriority Creditor's Name	Last 4 digits of account number	7915	\$2,179.00
	Po Box 1030	When was the debt incurred?	Opened 10/01/09	_
	Coraopolis, PA 15108 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_	is. Check all that apply	
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debits the claim subject to offset?	Dobligations arising out of a sepreport as priority claims	paration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shar	ing plans, and other similar debts	
	Yes	Other. Specify		
		Education	nal	_
4.33	Us Dept Ed	Last 4 digits of account number	3610	\$1,458.00
	Nonpriority Creditor's Name Po Box 1030	When was the debt incurred?	Opened 10/01/09	
	Coraopolis, PA 15108	when was the dept incurred:	Opened 10/01/09	-
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debits the claim subject to offset?	D Obligations arising out of a sepreport as priority claims	paration agreement or divorce that you did not	
	No	Debts to pension or profit-shar	ing plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
	163	Education	nal	_
Part 3:	List Others to Be Notified About a Del	ht That You Already Listed	-	
5. Use th trying more	is page only if you have others to be notified ab to collect from you for a debt you owe to soul than one creditor for any of the debts that you li bebts in Parts 1 or 2, do not fill out or submit this	out your bankruptcy, for a debt that young bankruptcy, for a debt that young else, list the original creditor in Pisted in Parts 1 or 2, list the additiona	arts 1 or 2, then list the collection agency her	e. Similarly, if you have
Name a	nd Address	On which entry in Part 1 or Part 2 did yo		
			Part 1: Creditors with Priority Unsecured Cla	
	tment of Revenue x 88292		Part 2: Creditors with Nonpriority Unsecured	Claims
	go, IL 60680-1292			
		Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did yo		
	f Chicago tment of Revenue		Part 1: Creditors with Priority Unsecured Cla	
POBo	x 88292		Part 2: Creditors with Nonpriority Unsecured	Claims
Chica	go, IL 60680-1292	Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did yo Line 4.5 of (<i>Check one</i>):	u list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ime
	Jackson Blvd, Suite 400		Part 2: Creditors with Nonpriority Unsecured	
Chica	go, IL 60661		. att 2. Groundle with Horipholity Oriseculeu	- Callino
		Last 4 digits of account number		
		On which entry in Part 1 or Part 2 did yo Line 4.16 of (<i>Check one</i>):		ima
	Clinton Street		☐ Part 1: Creditors with Priority Unsecured Clai ☐ Part 2: Creditors with Nonpriority Unsecured	
	843-6154		Fait 2: Greditors with Monpriority Unsecured	CiaiiIIS

Chicago, IL 60607

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Debtor 1 Jacquelin A. Badillo

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Case number (if know)

Last 4 digits of account number

Name and Address Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152 On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
II OIII Fait I		•		· —	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	6,554.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you	6g.	\$	0.00
	O.L.	did not report as priority claims	•	Ψ	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	3,691.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	10,245.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Jacquelin A. Bad	illo		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Landlord	residential lease

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		Docume	ili Paut 54 t	שכ וו	
Fill in this	information to identify your				
Debtor 1	Jacquelin A. Badi	llo			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Star	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Casa numb	har				
Case numb				re. Be as complete and accumformation. If more space is Page to this page. On the to spouse as a codebtor. territory? (Community property, Washington, and Wisconsington, and Wisconsin	☐ Check if this is an amended filing
	l Form 106H lule H: Your Cod	ebtors			12/15
people are fill it out, a your name	filing together, both are equ nd number the entries in the and case number (if known)	ally responsible for sup boxes on the left. Attac . Answer every question	plying correct informa h the Additional Page ı.	tion. If more space is r to this page. On the to	ate as possible. If two married needed, copy the Additional Page, p of any Additional Pages, write
1. 00	you have any codebtors? (If)	ou are filing a joint case,	do not list eitner spouse	e as a codebtor.	
■ No □ Yes	.				
Arizon	hin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou	Nevada, New Mexico, Pu	uerto Rico, Texas, Wash		
in line Form	2 again as a codebtor only i	f that person is a guarar	ntor or cosigner. Make	sure you have listed the	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	ditor to whom you owe the debt s that apply:
3.1				☐ Schedule D. line	<u> </u>
	Name			☐ Schedule E/F, li	
				☐ Schedule G, line	e
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D. line	
	Name			Schedule E/F, li	ine
-	Number Street				
	City	State	ZIP Code		

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	lie dite i Companie	·								
	l in this information to btor 1	Jacquelin A								
1	ebtor 2 ouse, if filing)	•			_					
Un	ited States Bankruptc	y Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
1	ise number own)						d filing int showing postpetition cha as of the following date:	pter		
О	official Form 1	1061				MM / DD/ Y				
S	chedule I: Y	our Inc	ome			WINT DD, T		12/15		
atta	ach a separate sheet	to this form.		th you, do not include inforn onal pages, write your name						
1.	information.	,iiieiit		Debtor 1		Debtor 2	or non-filing spouse			
	If you have more that attach a separate particular information about a	age with	Employment status*	■ Employed□ Not employed		☐ Employed ■ Not employed				
	employers.	uulionai	Occupation	Retail Supervisor						
	Include part-time, so self-employed work		Employer's name	vision works hvhc		_				
	Occupation may incor homemaker, if it		Employer's address	4100 n cicero Chicago, IL 60647						
			How long employed th			tional Employ	ment Information	-		
Pa	rt 2: Give Detai	ils About Mor	thly Income							
	imate monthly incom use unless you are se		ate you file this form. If	you have nothing to report for a	any line,	write \$0 in the	space. Include your non-fill	ing		
	ou or your non-filing sp re space, attach a sep			ombine the information for all e	mployers	for that perso	on on the lines below. If you	need		
					For	Debtor 1	For Debtor 2 or non-filing spouse			

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		otor 2 or ng spouse
2.	\$	2,669.23	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	2,669.23	\$	0.00

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	Jacquelin A. Badillo		Case	number (<i>if kno</i>	wn)				
				For	Debtor 1			Debtor 2 filing sp		
	Cop	py line 4 here	4.	\$	2,669.	23	\$		0.00	-
5.	Lis	t all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	637.	.91	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.	.00	\$		0.00	-
	5d.	Required repayments of retirement fund loans	5d.		0.	.00	\$		0.00	-
	5e.	Insurance	5e.	· ·		.00	\$		0.00	-
	5f.	Domestic support obligations	5f.	\$_		.00	\$		0.00	-
	5g. 5h.	Union dues Other deductions Specify: garnish wages less deads midland	5g. 5h.	*_ +		70	\$ + \$		0.00	_
_		Other deductions. Specify: garnish wages less deeds midland		· —		70	· : —			-
6.		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	942.		\$		0.00	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	1,726.	62	\$		0.00	-
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.	\$	0.	.00	\$		0.00	
	8b.		8b.	\$.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	n t 8c.	\$	0.	.00	\$		0.00	
	8d.	Unemployment compensation	8d.	\$	0.	.00	\$		0.00	_
	8e.	Social Security	8e.	\$	0.	.00	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.	.00_	\$		0.00	_
	8g.	Pension or retirement income	8g.	\$.00	\$		0.00	_
	8h.	Other monthly income. Specify:	8h.	+ \$_	0.	.00	⊦\$		0.00	-
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.	.00	\$		0.00	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	;	1,726.62	+ \$		0.00 =	= \$	1,726.62
		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,7 20.02	.		-0.00	-	1,1 20.02
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no ecify:	ır depe		•			Schedule 11.		0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Centelies							\$	1,726.62
13	Do	you expect an increase or decrease within the year after you file this forr	n?						Combin monthl	ned y income
		No								
		Ves Evolain:								

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Debtor 1	Jacquelin A. Badillo		Case number (if known)	
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Official Form B 6l Attachment for Additional Employment Information

Debtor		
Occupation	Retail Supervisor	
Name of Employer	vision works hvhc	
How long employed	1 Years, 4 Months	
Address of Employer	4100 n cicero	
, ,	Chicago, IL 60647	

Official Form 106I Schedule I: Your Income page 3

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E-11-	to this to	Control of the Control						
FIII	in this informa	ition to identify yo	our case:					
Deb	tor 1	Jacquelin A.	Badillo				eck if this is:	
Deb	tor 2						An amended filing A supplement si	howing postpetition chapter
(Spc	ouse, if filing)					_	13 expenses as	of the following date:
Unite	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	NOIS		MM / DD / YYY	γ
1	e number nown)							
Of	fficial Fo	orm 106J						
Sc	chedule	J: Your E	 Exper	ses				12/1
Be a info nun	as complete a ormation. If m mber (if know	and accurate as nore space is ne n). Answer ever	possible eded, atta y questio	. If two married people a sch another sheet to this				
Pari	i 1: Descr Is this a joir	ribe Your House nt case?	hold					
	■ No. Go to		in a separ	ate household?				
	□и	0		ial Form 106J-2, <i>Expense</i>	es for Separate Hous	ehold of De	ebtor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□No
	dependents	names.			son			Yes
								□ No □ Yes
					-			_ □ No
								☐ Yes
								□ No
3.	Do your exp	enses include	_	No				
	expenses o	f people other th	han $_{m \Box}$	No Yes				
	yourself and	d your depender	nts? —	100				
		ate Your Ongoir				-		01 / 10 /
exp								Chapter 13 case to report p of the form and fill in the
the	value of sucl	h assistance and		government assistance cluded it on <i>Schedule I:</i>			Vour	xpenses
(Ott	ficial Form 10	J6I.)					Tour e	Apenses
4.		or home ownersl and any rent for the		ses for your residence. or lot.	Include first mortgag	ge 4.	\$	825.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's				4b.		0.00
		maintenance, re owner's associati		upkeep expenses		4c.		0.00
5.				oominium dues o ur residence, such as h	ome equity loans	4d. 5.		0.00 0.00

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or 1 <u>Ja</u>	acquelii	A. Badillo		Case num	per (if known)	
Utilities:	•					
		heat, natural gas		6a.	\$	0.00
						0.00
		. 5	le services	6c.		130.00
		• • • • • •				0.00
						500.00
					•	0.00
					·	200.00
_						50.00
	•				:	
•						
			iale.	12.	\$	200.00
			zines, and books	13.	\$	0.00
			zmos, and books		· -	0.00
		isations and rengious donations		14.	Ψ	0.00
		surance deducted from your pay or incl	uded in lines 4 or 20			
			4454 III III 100 7 01 20.	15a.	\$	0.00
					·	0.00
						80.00
						0.00
			included in lines 4 or 20	130.	Ψ	0.00
	או זטוו טכ	nude taxes deducted from your pay or i	nciuded in lines 4 of 20.	16	\$	0.00
	ont or lo	asa navmants:			Ψ	0.00
				17a	\$	379.00
					·	0.00
		-:L			·	
		-				0.00
		•	at the transaction of a second second		Ф	0.00
					\$	0.00
						0.00
•	•	you make to support others who do	not live with you.	10	Ψ	0.00
		rty expenses not included in lines A	or 5 of this form or on Sch		our Incomo	
			of 3 of this form of on 3ch			0.00
					· -	0.00
		•				0.00
					·	0.00
		er's association or condominium dues				0.00
Other: S	Specify:			21.	+\$	0.00
Calculat	to vour n	onthly expenses				
	•				¢	2,364.00
		9	v from Official Form 106 L2			2,304.00
	-				· <u> </u>	
22c. Add	d line 22a	and 22b. The result is your monthly e	xpenses.		\$	2,364.00
Calculat	te vour r	nonthly net income				
	-	•	n Schedule I	232	\$	1,726.62
		,				2,364.00
200. U	Jpy your	monthly expenses nom line 220 above.		۷۵۵.	Ψ	2,304.00
23c. Su	ibtract vo	our monthly expenses from your monthly	ly income.			
			y moonio.	23c.	\$	-637.38
• • • • • • • • • • • • • • • • • • • •	.5 100011	o you. monany not moomo.				
			and a solution of the second			
Do you e	expect a	n increase or decrease in your expe	nses witnin the year after yo	ou file this	form?	
For examp	ple, do you	expect to finish paying for your car loan with				ase or decrease because of a
For examp	ple, do you					ease or decrease because of a
For examp	ple, do you	expect to finish paying for your car loan with				ase or decrease because of
	Utilities 6a. El 6b. W 6c. Te 6d. O' Food ar Childca Clothing Persona Medical Transpo Do not ir Entertai 15b. He 15c. Ve 15d. O' Taxes. [17d. O' 17d.	Utilities: 6a. Electricity, 6b. Water, sew 6c. Telephone, 6d. Other. Spe Food and house Childcare and cl Clothing, laundr Personal care pr Medical and den Transportation. Do not include ca Entertainment, of Charitable contr Insurance. Do not include ins 15a. Life insurar 15b. Health insuran 15c. Vehicle ins 15d. Other insur 15d. Other insur 17axes. Do not inc Specify: Installment or le 17a. Car payme 17b. Car payme 17c. Other. Spe 17d. Other. Spe 17d. Other. Spe 17d. Other. Spe 17d. Other payments Specify: Other real prope 20a. Mortgages 20b. Real estate 20c. Property, h 20d. Maintenand 20e. Homeowne Other: Specify: Calculate your m 22a. Add lines 4 t 22b. Copy line 22 22c. Add line 22a Calculate your m 23a. Copy your 23c. Subtract you 23c.	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cabl 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train Do not include car payments. Entertainment, clubs, recreation, newspapers, maga Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or incl 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: Taxes. Do not include taxes deducted from your pay or is Specify: Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: Your payments of alimony, maintenance, and support deducted from your pay on line 5, Schedule I, Your In Other payments you make to support others who do Specify: Other real property expenses not included in lines 4 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues Other: Specify: Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if and 22c. Add line 22a and 22b. The result is your monthly ex Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) fror 23b. Copy your monthly expenses from line 22c above.	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: Your payments of alimony, maintenance, and support that you did not report at deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments of under the support others who do not live with you. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Sci. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues Other: Specify: Calculate your monthly expenses 22a. Add line 22 and 22b. The result is your monthly expenses. Calculate your monthly net income. 23a. Copy ine 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Tood and housekeeping supplies 6c. Tool and housekeeping supplies 6c. Tolidcare and children's education costs 6c. Childcare and children's education costs 6c. Childcare and children's education costs 6c. Clothing, laundry, and dry cleaning 9. Personal care products and services 10. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Charitable contributions and religious donations 14. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance, Specity: 15d. Other insurance. Specity: 15d. Other insurance. Specity: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other, Specify: 17d. Other, Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106i). Other payments of vehicle 1 17c. Other. Specify: 17d. Other. Specify: 20e. Property, homeowner's, or renter's insurance	Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b. \$ 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 6d. Other. Specify: 6d. \$ Food and housekeeping supplies 7. \$ Childcare and children's education costs 8. \$ Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses 11. \$ Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 12. \$ Charitable contributions and religious donations 14. \$ Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15b. Wehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Car payments for Vehicle 2 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other specify: 20a. \$ 20b. Real estate taxes 20c. \$ 20c. \$ 20d. Maintenance, repair, and upkeep expenses 20d. \$ 20d. Maintenance, repair, and upkeep expenses 20d. Specify: 21. +\$ Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add lines 24 norothip expenses 23c. Copy your monthly expenses for Debtor 2), if any, from Official Form 106J-2 23c. Add lines 22a and 22b. The result is your monthly expenses. 23d. Copy your monthly expenses from line 22c above. 23d. Subtract your

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Fill in thi	is information to identify your	case:			
Debtor 1	Jacquelin A. Bac	lillo			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, f	iling) First Name	Middle Name	Last Name		
` .	3,				
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nur	nber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106Dec				
			Dalutania Oak		
Deci	aration About a	<u>an individual</u>	Deptor's Sch	edules	12/15
		b-db		(! ((!	
ii two ma	rried people are filing togethe	er, both are equally respo	onsible for supplying corre	ect information.	
	file this form whenever you				
	money or property by fraud i both. 18 U.S.C. §§ 152, 1341,		kruptcy case can result in	fines up to \$250,000, or	r imprisonment for up to 20
years, or	botti. 16 0.3.C. 99 132, 1341,	1319, and 3371.			
	Sign Below				
Did	you pay or agree to pay some	eone who is NOT an attor	rney to help you fill out bar	nkruptcy forms?	
	N				
	No				
	Yes. Name of person				cy Petition Preparer's Notice,
				Declaration, and	Signature (Official Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	nmary and schedules filed	with this declaration ar	nd
····	moy are true and correct				
	/s/ Jacquelin A. Badillo		X	14.0	
	Jacquelin A. Badillo Signature of Debtor 1		Signature of Do	eptor 2	
•	Signature of Debtor 1				
I	Date March 17, 2016		Date		

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Fill	in this inform	nation to identify you	r case.					
Det	otor 1	Jacquelin A. Bac First Name	Middle Name	Last Name				
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name				
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	PF ILLINOIS				
	se number					check if this is an mended filing		
Sta	as complete a	of Financial A		are filing together, both are	equally responsible for sup			
		ore space is needed, n). Answer every ques		this form. On the top of an	y additional pages, write yo	ur name and case		
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before				
1.	What is your	current marital statu	ıs?					
	□ Married■ Not married	ried						
2.	During the la	the last 3 years, have you lived anywhere other than where you live now?						
	■ No □ Yes. List	t all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	ν.			
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
3. state					nity property state or territorico, Texas, Washington and V			
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).				
Par	t 2 Explain	n the Sources of You	r Income					
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part		ndar years?		
	□ No ■ Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,620.24	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

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Debtor 1 Jacquelin A. Badillo Page 42 of 59
Case number (if known)

Did you receive any other income during this year or the two previous calendar
--

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Federal Tax Return	\$3,500.00		
For last calendar year: (January 1 to December 31, 2015)	Federal Tax Return	\$5,500.00		
For the calendar year before that: (January 1 to December 31, 2014)	Federal Tax Return	\$5,500.00		
2012	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??	\$0.00		
2011	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$?	\$0.00		
2009	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card	\$0.00		
2013	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??	\$0.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Case 16-09303 Doc 1 Filed 03/17/16 Entered 03/17/16 17:07:43 Desc Main Document Page 43 of 59 Case number (if known) Debtor 1 Jacquelin A. Badillo Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Amount you **Dates of payment Total amount** Was this payment for ... still owe paid **Honor Finance** 02/24/2016 \$1,137.00 \$20.00 ☐ Mortgage 909 Davis street suite 260 01/20/2016 Car Evanston, IL 60107 12/19/2015 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο ☐ Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number vs Debtor (See schedule F for Breach of **Daley Center, Circuit Court** □ Pending details) **Contracts - failure** of Cook Coun □ On appeal to pay for goods ☐ Concluded and services rendered **Judgments**

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Debtor 1 Jacquelin A. Badillo Case number (if known) 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο

Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*

Date of your loss

Value of property lost

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Page 45 of 59 Case number (if known) Document Debtor 1 Jacquelin A. Badillo

Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
□ No ■ Yes. Fill in the details.							
Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment				
Bankruptcy Court Northern Dist. IL 219 S Dearborn Street 7th Floor Chicago, IL 60604	\$335 Court Filing Fee debtor pays with a separate money order for \$335 made out to "US Bankruptcy Court" (which is separate and not included in the \$550 Law Firm Attorneys fees)	Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or Order.	\$335.00				
Credit Counseling provider	\$22 Credit Counseling Course - debtor chooses his/her provider, each provider charges different amounts for their services.	debtor pays directly to the Credit Counseling Course provider they choose	\$22.00				
Law Firm Attorney Fees	\$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy pursuant to contract, does not include \$335 court filing fee.		\$550.00				
Financial Management Course provider	\$15-60 Financial Management Debtor Education Course provider, debtor chooses his/her provider, each provider charges different amounts for their services.	debtor pays directly to Debtor Education/Fin ancial Management provider they choose	\$15.00				

☐ Yes. Fill in the details.

Person Who Was Paid Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Debtor 1 Jacquelin A. Badillo

 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to any transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortga include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 							
	Person Who Received Transfer Address	Description and v property transferr		payme	be any property or nts received or debts exchange	Date transfer was made	
19.	Person's relationship to you Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No	3,	y property to a s	elf-settled	d trust or similar device	of which you are a	
	 ☐ Yes. Fill in the details. Name of trust Description and value of the property transferred Date Transfer was 						
						made	
Par	t 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	t Boxes, and Sto	rage Unit	s		
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	y, were any financial ac	counts or instru	ments he	ld in your name, or for y	our benefit, closed,	
- 1	Include checking, savings, money market, o houses, pension funds, cooperatives, associ				t; shares in banks, credi	t unions, brokerage	
	☐ Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of Type of account number instrument		ount or Date account was closed, sold, moved, or transferred		Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 y cash, or other valuables?	rear before you filed for	bankruptcy, any	safe dep	osit box or other depos	itory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		escribe t	he contents	Do you still have it?	
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy						
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		escribe t	he contents	Do you still have it?	
Par	t 9: Identify Property You Hold or Control i	for Someone Else					
23.	Do you hold or control any property that son for someone.	neone else owns? Incl	ude any property	you borr	owed from, are storing f	or, or hold in trust	
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe t	he property	Value	
Par	t 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definition	ons apply:					

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Case number (if known)

Debtor 1 Jacquelin A. Badillo

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.								
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24.	Has any governmental unit notified you that y	ou may be liable or potentially liable	under or i	n violation of an environm	ental law?			
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		nmental law, if you it	Date of notice			
25.	Have you notified any governmental unit of a	ny release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)		nmental law, if you it	Date of notice			
26.	Have you been a party in any judicial or admir	nistrative proceeding under any env	ronmental	law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of	the case	Status of the case			
Par	11: Give Details About Your Business or Co	onnections to Any Business						
27.	Within 4 years before you filed for bankruptcy	y, did you own a business or have a	y of the fol	llowing connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting	or equity securities of a corporation						
	■ No. None of the above applies. Go to Pa	rt 12.						
	☐ Yes. Check all that apply above and fill in	n the details below for each busines	S.					
	Business Name Address	Describe the nature of the business		oyer Identification number				
		Name of accountant or bookkeeper		Do not include Social Security number or ITIN. Dates business existed				
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	/, did you give a financial statement			ude all financial			
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						
_	0' D.							

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers

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Debtor 1 Jacquelin A. Badillo

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jacquelin A. Badill)
Jacquelin A. Badillo	Signature of Debtor 2
Signature of Debtor 1	
Date March 17, 2016	Date
Did you attach additional	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
☐ Yes	
Did you pay or agree to p	ay someone who is not an attorney to help you fill out bankruptcy forms?
No	
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this info	rmation to identify your	case:			
Debtor 1	Jacquelin A. Bad	illo			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS		
Case number					Chook if this is on
(ii kilowii)					Check if this is an amended filing
					g
00000	400				
Official Fo					
Stateme	nt of Intention	n for Indiv	iduals Filing	Under Chapte	er 7 12/15
If you are an inc	dividual filing under cha	apter 7, you must fi	II out this form if:		
creditors have	ve claims secured by yo	our property, or			
you have lea	sed personal property	and the lease has r	ot expired.		
					et for the meeting of creditors,
which on the	•	ne court extends tr	e time for cause. You m	ust also send copies to the	e creditors and lessors you list
		er in a joint case, be	oth are equally responsil	ble for supplying correct in	nformation. Both debtors must
sign a	and date the form.				
			s needed, attach a separ	rate sheet to this form. On	the top of any additional pages,
write y	your name and case nu	mber (if known).			
Part 1: List Y	our Creditors Who Hav	e Secured Claims			
List	Tour Orealions Who hav	e occured olaims			
		art 1 of Schedule [): Creditors Who Have C	laims Secured by Property	y (Official Form 106D), fill in the
information be ldentify the c	pelow. reditor and the property	that is collateral	What do you intend to	o do with the property that	Did you claim the property
			secures a debt?	,	as exempt on Schedule C?
Creditor's I	Honor Finance		П О do th	and a	П N-
name:	nonor Finance		Surrender the prope	•	□ No
namo.			Retain the property		■ Yes
Description o	f 2010 Chevy Malib	u 100.00 miles	☐ Retain the property Reaffirmation Agree		– 165
property	Vehicle:		☐ Retain the property		
securing deb	t:		p		
					_
	Your Unexpired Persona				
					ed Leases (Official Form 106G), fill be lease period has not yet ended.
				sume it. 11 U.S.C. § 365(p)(
Describe your	unexpired personal pro	perty leases			Will the lease be assumed?
Lessor's name:					□ No
Description of le					□ No
Property:					☐ Yes
Lessor's name:					□ No
Description of le	eased				_
Property:					☐ Yes
Lessor's name:					П №
					1 1 13// 1

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Deb	tor 1	Jacquelin A. Badillo	Case number (if known	
_				
	criptior erty:	n of leased		☐ Yes
0	orty.			La res
	sor's na			□ No
	criptior erty:	n of leased		
FIOL	erty.			☐ Yes
Less	sor's na	ame:		□ No
	•	n of leased		
FIOL	erty:			☐ Yes
Less	sor's na	ame:		□ No
		n of leased		
PIOL	erty:			☐ Yes
Less	sor's na	ame:		□ No
		n of leased		
Prop	erty:			☐ Yes
Part	3:	Sign Below		
		alty of perjury, I declare that I have indicate at is subject to an unexpired lease.	ed my intention about any property of my estate that so	ecures a debt and any personal
•	•	•		
X		acquelin A. Badillo	X Circulture of Debtor 2	
		uelin A. Badillo ture of Debtor 1	Signature of Debtor 2	
	Sigila	italic of Bestor 1		
	Date	March 17, 2016	Date	
				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-09303 Doc 1 Filed 03/17/16 Entered 03/17/16 17:07:43 Desc Main Document Page 55 of 59

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Jacquelin A. Ba	adille	0		Case No).	
				Debtor(s)	Chapter	7	
	DISC	CLC	SURE OF COMPE	ENSATION OF AT	TORNEY FOR I	DEBTOR(S)
	compensation paid to i	me w	29(a) and Fed. Bankr. P. 201 within one year before the filite debtor(s) in contemplation	ing of the petition in bankru	iptcy, or agreed to be pa	id to me, for ser	
	For legal services	, I ha	ave agreed to accept		\$	595.0	<u>0</u>
			nis statement I have received			595.0	<u>0</u>
	Balance Due				\$	0.0	<u>0</u>
2.	\$ of the filir	ng fee	e has been paid.				
3.	The source of the com	pensa	ation paid to me was:				
	Debtor		Other (specify):				
4.	The source of compens	satio	n to be paid to me is:				
	Debtor		Other (specify):				
5.	■ I have not agreed t	to sha	are the above-disclosed com	pensation with any other pe	erson unless they are me	embers and asso	ciates of my law firm.
			the above-disclosed compensions together with a list of the na				of my law firm. A
6.	In return for the above	e-disc	closed fee, I have agreed to r	render legal service for all a	spects of the bankruptc	y case, including	j:
	 b. Preparation and fill 	ing o he de	financial situation, and rend f any petition, schedules, sta ebtor at the meeting of credit eded]	atement of affairs and plan	which may be required;	-	
7.	By agreement with the	debt	tor(s), the above-disclosed for	ee does not include the follo	owing service:		
				CERTIFICATION			
	I certify that the foregonankruptcy proceeding.		is a complete statement of ar	ny agreement or arrangemen	nt for payment to me for	representation	of the debtor(s) in
N	March 17, 2016			/s/ S. M. de R	Rath, Esg.		
_) Date			S. M. de Rath	n, Esq. 6206809		
				Signature of Ai	ttorney I.de Rath, Esq.		
					er Dr, 84th FL		
				Chicago, IL 6			
				312-283-8606 Name of law fi			

United States Bankruptcy Court Northern District of Illinois

		Tot them District of Initions		
In re	Jacquelin A. Badillo		Case No.	
		Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors: _	28
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	March 17, 2016	/s/ Jacquelin A. Badillo Jacquelin A. Badillo Signature of Debtor		

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cci Contract Callers I Augusta, GA 30901

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Dept Of Ed/Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001 Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Honor Finance 1731 Central St Evanston, IL 60201

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

Landlord

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Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Peoples Gas Chicago, IL 60687-0001

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

TransUnion
Bankruptcy Department
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